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W.E. DAVIS CH. CLK.

J & S PARTNERSHIP, A MISSISSIPPI
PARTNERSHIP, COMPOSED OF
JOSEPH G. OLIVER AND STEPHEN
C. OLIVER
GRANTOR(S)

TO

WARRANTY DEED

EDDIE GOSSETT, SR., TAFFY GOSSETT
AND SAMUEL SOCKWELL
GRANTEE(S)

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, J & S PARTNERSHIP, A MISSISSIPPI PARTNERSHIP, COMPOSED OF JOSEPH G. OLIVER AND STEPHEN C. OLIVER does hereby grant, bargain, sell, convey unto EDDIE GOSSETT, SR., TAFFY GOSSETT, AND SAMUEL SOCKWELL, the following described property situated in the County of DeSoto, State of Mississippi, together with all improvements and appurtenances thereon more particularly described as follows:

Lot 1 of the Watson Two Lot Commercial Subdivision, in Section 23, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 37, Page 24, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this deed is subject to subdivision and zoning regulations in effect in DeSoto County, rights of ways and easements for public roads and public utilities and restrictive covenants and easements of record.

Possession is to be given with delivery of deed.

WITNESS MY SIGNATURE this the 6th day of January, 2003.

J & S PARTNERSHIP

By: Joseph G. Oliver
Joseph G. Oliver, Partner

By: Stephen C. Oliver
Stephen C. Oliver, Partner

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said county and state, on this the 6th day of January, 2003, within my jurisdiction, the within named JOSEPH G. OLIVER, who acknowledged that he is PARTNER of J & S PARTNERSHIP, and that in said representative capacity he executed the above and foregoing instrument, after first having been duly authorized so to do.

Sarah Elizabeth Des Bryant
Notary Public

My Commission Expires:
June 21, 2003

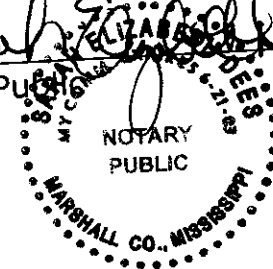


STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said county and state, on this the 6th day of January, 2003, within my jurisdiction, the within named STEPHEN C. OLIVER, who acknowledged that he is PARTNER of J & S PARTNERSHIP, and that in said representative capacity he executed the above and foregoing instrument, after first having been duly authorized so to do.

Sarah Elizabeth Des Bryant
Notary Public

My Commission Expires:
June 21, 2003



GRANTOR'S ADDRESS:
6672 Hunters Glen
Southaven, MS 38671

Work #: 662-349-9481
Home #: N/A

GRANTEE'S ADDRESS:
1175 Stateline Road
Southaven, MS 38672

Work #: 662-393-4060
Home #: N/A

This Instrument Prepared By:
Eric L. Sappenfield
6858 Swinnea Road, #5 Rutland Place
Southaven, MS 38671
662/349-3436
9862